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When recorded return to:
First Nationwide Mortgage Corporation
P.O. Box 9481 Dept #0258
Galtersburg, MD 20898-9481

FHLMC# 502951877
FNMC# 577-2893125

97429581

DEPT-01 RECORDING \$27.50
T40010 TRAN 8059 06/16/97 15:14:00
\$3454 + C.G. *-97-429581
COOK COUNTY RECORDER
DEPT-10 PENALTY \$24.00

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made this 1st day of April 1997, between Ward Fargo Zala and Rita Zala (Borrower) and First Nationwide Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 25, 1992, securing the original principal sum of U.S. \$113,800.00, and recorded as Instrument No. 92-259440, of the Deed of Trust Records of Cook County, Illinois; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 5131 W. Jarvis, Skokie, IL 60077, the real property described being set forth as follows:

LOT 22 AND THE EAST 10 FEET OF LOT 23 IN BLOCK 3 IN METROPOLITAN REALTY COMPANY TOWHY LARAMIE GARDENS SUBDIVISION OF LOT 27 IN COUNTY CLERK'S DIVISION (EXCEPT OWNER'S SUBDIVISION) IN THE WEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. TAX # 10-22-687-049

To evidence the election by the Borrower of the Conditional Right to Refinance/ Conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of April 1, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$107,664.22.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 08.500%, beginning April 1, 1997. The Borrower promises to make monthly payments of principal and interest of U.S. \$866.94, beginning May 1, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2022 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 5280 Corporate Drive, Frederick, MD 21703 or at such other place as the Lender may require.

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4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, Escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever canceled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

<u>4/8/97</u> Date	<u>Ward Fargo Zala</u> Ward Fargo Zala	(Seal) Borrower
<u>4/8/97</u> Date	<u>Rita Zala</u> Rita Zala	(Seal) Borrower
<u>5/13/97</u> Date	<u>James S. Anthony</u> Assistant Vice President First National Mortgage Corporation	(Seal) Borrower

____ (Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction) ____

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ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF ILLINOIS, COOK County } ss:

On 4/8/97 before me, ZAYA J. ZAYA
personally appeared:

WARD & RITA ZAYA

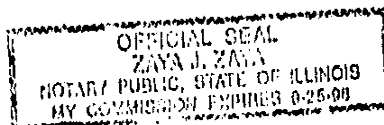
☒ personally known to me -or- ☐ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: *Zaya J. Zaya*
ZAYA J. ZAYA

Name (typed or printed)

My Commission expires: 9/25/1998



Zaya J. Zaya
4/8/97

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STATE OF MARYLAND
COUNTY OF FREDERICK

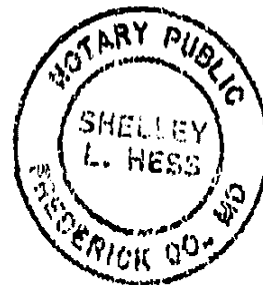
On 5/13/97 before me, **Shelley L. Hess**, a Notary Public in and for said County and State, personally appeared **Susan L. Newbury**, known to be (or proved to be on the basis of satisfactory evidence) the person(s) whose name(s) is/are subscribed to this instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Notary Signature

[Signature]
Shelley L. Hess
Name (typed or printed)

Expires March 1, 2001



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